

## STATE OF WASHINGTON

OFFICE OF  
INSURANCE COMMISSIONERBEFORE THE INSURANCE COMMISSIONER  
OF THE STATE OF WASHINGTON

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In the Matter of	)	No. D 99-39A
<b>TEACHERS INSURANCE COMPANY</b>	)	CONSENT AND ORDER
	)	TO PAY FINE
<i>an Authorized Insurer</i>	)	

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CONSENT TO ORDER

Teachers Insurance Company hereby consents to the payment of a fine of \$1000 for the use of disapproved rates in violation of RCW 48.19.040 which requires prior approval of any personal lines rate filing.

The consent to the following Order is made voluntarily and with the understanding that such fine is in lieu of any suspension or revocation of its certificate of authority for such conduct.

Signed this \_\_\_\_\_ day of \_\_\_\_\_, 1999.

## TEACHERS INSURANCE COMPANY

By

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(Title) 

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BACKGROUND

In July 1997 Teachers Insurance Company submitted a private passenger automobile rate and rule filing to which the Commissioner's staff assigned filing number POIC 1249. The filing was disapproved in August and again in November pending the receipt of an updated rate and rule manual. Although the rate filing remained disapproved, Teachers Insurance Company implemented its use in March 1998 collecting \$375 premium at the disapproved rate as of February 28, 1999.

ORDER

Pursuant to RCW 48.05.185 and the foregoing Consent to Order, the Insurance Commissioner hereby imposes a fine in the amount of \$1000 upon Teachers Insurance Company. Such fine shall be paid in full within 30 days from the date of this Order. Upon failure to pay such fine, the Commissioner will suspend the certificate of authority of the insurer, and the fine will be recoverable in a civil action brought in behalf of the Commissioner by the Attorney General.

ISSUED AT OLYMPIA, WASHINGTON, this \_\_\_\_ day of \_\_\_\_\_, 1999.

DEBORAH SENN

Insurance Commissioner

By

MARY M. COTTER  
Enforcement Attorney

